

APRIL/MAY 2024

**DOCM36B/DOCP36B/GOCM36B/
GOCP36B/ — BANKING THEORY**

Time : Three hours

Maximum : 75 marks

SECTION A — (10 × 2 = 20 marks)

Answer ALL questions.

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1. Sketch the structure of banking in India.
 2. Define the term Banking.
 3. What is commercial Bank?
 4. List out five names of commercial Banks.
 5. What are 'no frill' accounts?
 6. Write a short note on 'Clean Advances'.
 7. What is 'Proportional Reserve System of note issue'?
 8. Point out the characteristics of central Banks.
 9. Write a short note on RTGS.
 10. What is a 'Smart Card'?

SECTION B — (5 × 5 = 25 marks)

Answer ALL questions.

11. (a) State the mode of deployment of funds by payment Banks.

Or

- (b) What prudential norms applicable to small Banks?

12. (a) Discuss the origin and evolution of commercial banking.

Or

- (b) Explain the classifications of Bank.

13. (a) What are the features of Fixed Deposit Receipt (FDR)?

Or

- (b) How does the principle of liquidity of bank lending helps the banker?

14. (a) State the need for central Banking.

Or

- (b) How are commercial banks differ from Central Banks?

15. (a) What are the benefits accruing from Electronic Fund Transfer System?

Or

- (b) Bring out the strategic importance of ATM.

SECTION C — (3 × 10 = 30 marks)

Answer any THREE questions.

16. Explain the role and the functions of Indian Banking system.

17. Discuss the general organizational structure of commercial banking.

18. Discuss the various principles of sound lending.

19. Explain the role of central banks in the economic development of a country.

20. What are the facilities and services provided by credit card issuers?

